

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: SMITH, MICHELLE L

§ Case No. 09-46265

§

§

Debtor(s)

§

**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that BRADLEY J. WALLER, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street  
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:15am on 09/24/2010 in Courtroom 201, United States Courthouse, Will County Court Annex Building  
57 North Ottawa Street  
Joliet, IL 60432.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 08/11/2010

By: /s/BRADLEY J. WALLER

Trustee

BRADLEY J. WALLER

2045 ABERDEEN COURT  
SYCAMORE, IL 60178  
(815) 748-0380

Document Page 2 of 7  
**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re: SMITH, MICHELLE L

§ Case No. 09-46265

§

§

Debtor(s) \_\_\_\_\_

§

**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of	\$ <u>8,002.17</u>
and approved disbursements of	\$ <u>0.00</u>
leaving a balance on hand of <sup>1</sup>	\$ <u>8,002.17</u>

Claims of secured creditors will be paid as follows:

Claimant

Proposed Payment

N/A

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
Trustee <u>BRADLEY J. WALLER</u>	\$ <u>1,550.22</u>	\$ <u>109.75</u>
Attorney for trustee _____	\$ _____	\$ _____
Appraiser _____	\$ _____	\$ _____
Auctioneer _____	\$ _____	\$ _____
Accountant _____	\$ _____	\$ _____
Special Attorney for trustee _____	\$ _____	\$ _____
Charges, <u>U.S. Bankruptcy Court</u>	\$ _____	\$ _____
Fees, <u>United States Trustee</u>	\$ _____	\$ _____
Other _____	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant

Fees

Expenses

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Attorney for debtor	_____	\$ _____	\$ _____
Attorney for	_____	\$ _____	\$ _____
Accountant for	_____	\$ _____	\$ _____
Appraiser for	_____	\$ _____	\$ _____
Other	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 31,998.92 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 19.8 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>1</u>	<u>Roundup Funding, LLC</u>	\$ <u>2,757.47</u>	\$ <u>546.54</u>
<u>2</u>	<u>TARGET NATIONAL BANK</u>	\$ <u>1,454.00</u>	\$ <u>288.18</u>
	CAPITAL ONE BANK		
<u>3</u>	<u>(USA), N.A.</u>	\$ <u>3,678.92</u>	\$ <u>729.16</u>
<u>4</u>	<u>Delaney Radiologists PA</u>	\$ <u>374.22</u>	\$ <u>74.17</u>
	Capital Recovery III LLC As		
<u>5</u>	<u>Assignee of CREDIT ONE</u>	\$ <u>1,693.54</u>	\$ <u>335.66</u>
	Capital Recovery III LLC As		
<u>6</u>	<u>Assignee of GE Capital</u>	\$ <u>10,298.76</u>	\$ <u>2,041.22</u>
	Capital Recovery III LLC As		
<u>7</u>	<u>Assignee of HSBC/Orchard</u>	\$ <u>1,633.86</u>	\$ <u>323.83</u>
	Capital Recovery III LLC As		
<u>8</u>	<u>Assignee of GE Capital</u>	\$ <u>1,070.02</u>	\$ <u>212.08</u>
<u>9</u>	<u>OPHRYS, LLC</u>	\$ <u>1,286.03</u>	\$ <u>254.89</u>
	Capital Recovery III LLC As		
<u>10</u>	<u>Assignee of HSBC/Orchard</u>	\$ <u>903.99</u>	\$ <u>179.17</u>

<u>11</u>	American Infosource Lp As Agent for Merrick Bank	\$ <u>1,743.20</u>	\$ <u>345.50</u>
<u>12</u>	Worldwide Asset Purchasing, LLC	\$ <u>3,072.63</u>	\$ <u>609.00</u>
<u>13</u>	Verizon Wireless	\$ <u>533.60</u>	\$ <u>105.76</u>
<u>14</u>	GE Money Bank dba WALMART	\$ <u>1,498.68</u>	\$ <u>297.04</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

Prepared By: /s/BRADLEY J. WALLER  
Trustee, Bradley J. Waller

BRADLEY J. WALLER

2045 ABERDEEN COURT  
SYCAMORE, IL 60178  
(815) 748-0380

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**CERTIFICATE OF NOTICE**District/off: 0752-1  
Case: 09-46265User: cmcmullen  
Form ID: b9aPage 1 of 2  
Total Noticed: 51

Date Rcvd: Dec 08, 2009

The following entities were noticed by first class mail on Dec 10, 2009.

db +Michelle L Smith, 2417 Black Rd., Joliet, IL 60435-2971  
 aty +Stephen J West, Law Offices Of Stephen J West, 628 Columbus Dr Rm 102,  
 Ottawa, IL 61350-2933  
 tr +Bradley J Waller, Klein Stoddard Buck Waller & Lewis LLC, 2045 Aberdeen Court,  
 Sycamore, IL 60178-3140  
 14816529 +Amsurg Ambulatory Surgery, % Northwest Collectors, 3601 Algonquin Rd Suite 232,  
 Rolling Meadows, IL 60008-3143  
 14816530 +Associate Pathologists of Joliet, 330 Madison St., Suite 200A, Joliet, IL 60435-6575  
 14816531 Barclay's Bank Delaware, % Encore Receivable Management, PO Box 3330, Olathe, KS 66063-3330  
 14816535 Car Financial Services, PO Box 952859, Saint Louis, MO 63195-2859  
 14816536 +Credit Controll LLC, 245 E. Roselawn, Maplewood, MN 55117-1988  
 14816538 +Creditors Discount & Audit, P.O. Box 213, Streator, IL 61364-0213  
 14816539 Delaney Radiologists PA, PO Box 63234, Charlotte, NC 28263-3234  
 14816541 +ENT Surgical Consultants Ltd., 2201 Glenwood Ave., Joliet, IL 60435-5574  
 14816542 First National Credit CA, 500 E 60th St N, Sioux Falls, SD 57104-0478  
 14816543 +GE Capital Corp, % Hilco Receivables, 5 Revere Dr Suite 510, Northbrook, IL 60062-8007  
 14816544 +GE Capital Sam's Club, % LVNV Funding LLC, PO Box 10584, Greenville, SC 29603-0584  
 14816547 +GECapital JC Penney Consumer, % LVNV Funding LLC, PO Box 10584, Greenville, SC 29603-0584  
 14816553 +HSBC Orchard Gold MCG, % LVNV Funding LLC, PO Box 10584, Greenville, SC 29603-0584  
 14816554 HSBC/Orchard Bank, % Central Credit Services, Inc., PO Box 15118,  
 Jacksonville, FL 32239-5118  
 14816550 +Heartland Cardiovascular Center, LLC, 1300 Copperfield, Suite 3030, Joliet, IL 60432-2065  
 14816555 Jack Daniel's Limited, PO Box 777, Bristol, PA 19007-0777  
 14816557 +LTD Commodities LLC, PO Box 702, Bannockburn, IL 60015-0702  
 14816558 +LVNV Funding, % Leading Edge Recovery Solutions, 5440 N. Cumberland Ave.; Suite 300,  
 Chicago, IL 60656-1486  
 14816556 +Litton Loan Servicing, PO Box 4387, Houston, TX 77210-4387  
 14816561 +New Hanover Regional Med Center, P.O. Box 63028, Charlotte, NC 28263-3028  
 14816562 New Hanover Regional Medical Ctr, % Jon Barry & Associates, Inc., PO Box 127,  
 Concord, NC 28026-0127  
 14816563 Optima Medical Associates Ltd., 1050 Essington Rd., Joliet, IL 60435-8424  
 14816564 Pender Memorial Hospital, 507 E. Fremont St., Burgaw, NC 28425-5131  
 14816565 +Provena St. Joseph Med Cen, c/o KCA Financial, P. O. Box 53, Geneva, IL 60134-0053  
 14816566 Provena St. Joseph Medical Center, 75 Remittance Dr., Suite 1366, Chicago, IL 60675-1366  
 14816567 +Quest Diagnostics, P.O. Box 64804, Baltimore, MD 21264-4804  
 14816568 +RCMB, P.O. Box 1238, Elmsford, NY 10523-0938  
 14816569 SW Anesthesia Consultants, 20201 S. Crawford Ave., Olympia Fields, IL 60461-1010  
 14816571 University Professional Servi, % Financial Data Systems, LLC, PO Box 688,  
 Wrightsville Beach, NC 28480-0688  
 14816573 +Verizon Wireless, % Bureau of Collection Recovery, Inc, 7575 Corporate Way,  
 Eden Prairie, MN 55344-2000  
 14816574 +Verizon Wireless, c/o EOS CCA, P.O. Box 806, Norwell, MA 02061-0806  
 14816576 Well Care Home Health, 2715 Ashton Dr., Suite 201, Wilmington, NC 28412-2495  
 14816577 Will Co Medical Assoc, % Harvard Collection Services Inc., 4839 N. Elston Ave.,  
 Chicago, IL 60630-2534

The following entities were noticed by electronic transmission on Dec 08, 2009.

14816532 EDI: CHASE.COM Dec 08 2009 19:23:00 Bill Me Later, % American Coradius International,  
 2420 Sweet Home Rd.; Suite 150, Amherst, NY 14228-2244  
 14816533 EDI: CAPITALONE.COM Dec 08 2009 19:23:00 Capital One Bank, PO Box 30281,  
 Salt Lake City, UT 84130-0281  
 14816537 EDI: RCFNEMARIN.COM Dec 08 2009 19:23:00 Credit One Bank, PO Box 98872,  
 Las Vegas, NV 89193-8872  
 14816540 +EDI: HFC.COM Dec 08 2009 19:23:00 Direct Merchants Bank, P.O. Box 29468,  
 Phoenix, AZ 85038-9468  
 14816545 EDI: RMSC.COM Dec 08 2009 19:23:00 GE Money Bank, PO Box 960061, Orlando, FL 32896-0061  
 14816546 EDI: RMSC.COM Dec 08 2009 19:23:00 GE Money Bank, PO Box 981064, El Paso, TX 79998-1064  
 14816548 +EDI: RMSC.COM Dec 08 2009 19:23:00 GEMB/Lowes, P.O.Box 981400, El Paso, TX 79998-1400  
 14816549 +EDI: RMSC.COM Dec 08 2009 19:23:00 GEMB/WalMart, P.O. Box 981400, El Paso, TX 79998-1400  
 14816552 +EDI: HFC.COM Dec 08 2009 19:23:00 HSBC Bank, P.O. Box 5253, Carol Stream, IL 60197-5253  
 14816551 EDI: HFC.COM Dec 08 2009 19:23:00 Household Credit Services, P.O. Box 98706,  
 Las Vegas, NV 89193  
 14816559 +EDI: RESURGENT.COM Dec 08 2009 19:23:00 LVNV Funding LLC, P.O. Box 10584,  
 Greenville, SC 29603-0584  
 14816560 +EDI: MERRICKBANK.COM Dec 08 2009 19:23:00 Merrick Bank, PO Box 1500,  
 Draper, UT 84020-1500  
 14816570 +EDI: WTRRNANK.COM Dec 08 2009 19:23:00 TNB-VISA, PO Box 673, Minneapolis, MN 55440-0673  
 14816572 EDI: AFNIVZWIRE.COM Dec 08 2009 19:24:00 Verizon Wireless, PO Box 660108,  
 Dallas, TX 75266-0108  
 14816575 +EDI: AFNIVZWIRE.COM Dec 08 2009 19:24:00 Verizon Wireless/Southeast, 3 Verizon Pl,  
 Alpharetta, GA 30004-8510

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14816534\* Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281

TOTALS: 0, \* 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0752-1  
Case: 09-46265

User: cmcmullen  
Form ID: b9a

Page 2 of 2  
Total Noticed: 51

Date Rcvd: Dec 08, 2009

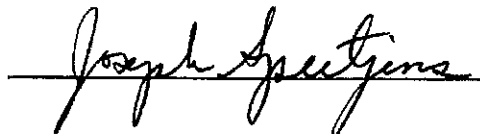
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 10, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.